

**In Re:**

**BIBI FATHEMA DOWLUT,**

**Debtor(s)**

:  
:  
:  
:  
:  
:  
:  
:

**Bankruptcy No. 17-70878JAD**

**Doc. No. 35**

**Chapter 13**

FILED  
 4/6/18 3:36 pm  
 CLERK  
 U.S. BANKRUPTCY  
 COURT - WDPA

**ORDER DISMISSING CASE WITHOUT PREJUDICE  
 AND TERMINATING INCOME ATTACHMENT**

**AND NOW**, this 6th day of April, 2018, **IT IS HEREBY ORDERED** that the above-captioned case is **DISMISSED WITHOUT PREJUDICE** and that the Debtor(s) remain legally liable for all of his/her debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to 11 U.S.C. § 349, and creditors are directed to title 11 U.S.C. § 108 (c) for time limits on filing a lawsuit to collect; generally, a creditor's lawsuit must be filed by the later of (1) the time deadline prescribed by state law, or (2) thirty days after date of this notice.

**IT IS FURTHER ORDERED** that if this case is dismissed, with prejudice, pursuant to 11 U.S.C. § 109(g), the Debtor is ineligible to file bankruptcy under any chapter for one-hundred eighty (180) days.

**IT IS FURTHER ORDERED** that each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment order knows to stop the attachment, the Debtor shall serve a copy of this order on each such employer and entity immediately.

**IT IS FURTHER ORDERED** that the court retains jurisdiction over the Trustee's Final Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

**IT IS FURTHER ORDERED** that the Clerk shall give notice to all creditors of this dismissal.

  
 jsf  
**JEFFERY A. DELLER**  
 U.S. Bankruptcy Judge

cm:

**All Creditors And All Parties In Interest**

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Bibi Fathema Dowlut  
 Debtor

Case No. 17-70878-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: mgut  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 49

Date Rcvd: Apr 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2018.

db +Bibi Fathema Dowlut, 365 Oak Knoll Road, Hollidaysburg, PA 16648-2613  
 cr Enterprise Bank, 4091 Mount Royal Boulevard, Allison Park, PA 15101-2917  
 cr +NORTHWEST BANK, Tucker Arensberg, P.C., c/o Beverly Weiss Manne, Esq., 1500 One PPG Place,  
 Pittsburgh, Pa 15222-5413  
 cr +Stearns Bank N.A., c/o Jordanne Kissner, Document Compliance Supervisor,  
 4191 2nd Street South, St. Cloud, MN 56301-3761  
 14744240 +AMEX, CORRESPONDENCE, PO BOX 981540, EL PASO, TX 79998-1540  
 14766778 American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14768517 American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 14744241 #+BANK OF AMERICA, NC4-105-03-14, PO BOX 26012, GREENSBORO, NC 27420-6012  
 14744242 +BARCLAYS BANK DELAWARE, 100 S WEST ST, WILMINGTON, DE 19801-5015  
 14773551 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14765492 Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840  
 14767873 +Blair County Tax Claim Bureau, 423 Allegheny Street, Suite 143,  
 Hollidaysburg, PA 16648-2047  
 14744243 +CAPITAL ONE, ATTN: GENERAL CORRESPONDENCE/BANKRUPTCY, PO BOX 30285,  
 SALT LAKE CITY, UT 84130-0285  
 14744245 +CHASE CARD SERVICES, ATTN: CORRESPONDENCE, PO BOX 15278, WILMINGTON, DE 19850-5278  
 14744246 +CHASE MORTGAGE, 3415 VISION DR, COLUMBUS, OH 43219-6009  
 14744247 +CHASE MTG, PO BOX 24696, COLUMBUS, OH 43224-0696  
 14744248 +CITIBANK/THE HOME DEPOT, CITICORP CR SRVS/CENTRALIZED BANKRUPTCY, PO BOX 790040,  
 ST LOUIS, MO 63179-0040  
 14744249 +CITICARDS CBNA, CITICORP CREDIT SVC/CENTRALIZED BANKRUPT, PO BOX 790040,  
 SAINT LOUIS, MO 63179-0040  
 14744250 +CITIZENS BANK, 1 CITIZENS DR, RIVERSIDE, RI 02915-3000  
 14770376 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 14745334 +Enterprise Bank, c/o Joseph A. Fidler, Esq., 4091 Mt. Royal Blvd.,  
 Allison Park, PA 15101-2917  
 14744253 +FIRST NATIONAL BANK, 1 FNB BLVD, HERMITAGE, PA 16148-3363  
 14766615 +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,  
 444 Liberty Avenue, Pittsburgh, PA 15222-1225  
 14744255 +MANUFACTURES & TRADE, ONE FOUNTAIN PL/3RD FL, BUFFALO, NY 14203-1420  
 14744256 +METLIFE HOME LOAN, 334 MADISON AVE, CONVENT STATION, NJ 07960-6914  
 14744257 +MMCA/C1, PO BOX 991817, MOBILE, AL 36691-8817  
 14762472 +Northwest Bank, PO Box 337, Warren PA 16365-0337  
 14757098 +Northwest Bank, Attn Angela Abreu, 100 Liberty Street, P.O. Box 128,  
 Warren, PA 16365-0128  
 14787117 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,  
 Pittsburgh, PA 15233-1828  
 14744258 +RBS CITIZENS CC, 1 CITIZENS DR, MS: ROP 15B, RIVERSIDE, RI 02915-3019  
 14780822 +Stearns Bank N.A., 4191 2nd Street South, St. Cloud, MN 56301-3761  
 14744264 +VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14744239 +E-mail/Text: tdell@altoonabank.com Apr 07 2018 01:13:32 ALTOONA FIRST SAVINGS,  
 203 N LOGAN BLVD, ALTOONA, PA 16602-1726  
 14765325 +E-mail/Text: tdell@altoonabank.com Apr 07 2018 01:13:32 Altoona First Savings Bank,  
 203 N. Logan Blvd., Altoona, PA 16602-1726  
 14744244 +E-mail/Text: bk.notifications@jpmchase.com Apr 07 2018 01:13:33 CHASE AUTO FINANCE,  
 NATIONAL BANKRUPTCY DEPT, 201 N CENTRAL AVE MS A21-1191, PHOENIX, AZ 85004-1071  
 14744251 +E-mail/Text: mrdiscen@discover.com Apr 07 2018 01:13:24 DISCOVER FINANCIAL, PO BOX 3025,  
 NEW ALBANY, OH 43054-3025  
 14777684 E-mail/Text: jennifer.chacon@spservicing.com Apr 07 2018 01:14:36  
 Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250,  
 Salt Lake City, UT 84165-0250  
 14753960 E-mail/Text: mrdiscen@discover.com Apr 07 2018 01:13:24 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 14744252 +E-mail/Text: bankruptcynotice@fcbanking.com Apr 07 2018 01:13:26 FIRST COMMONWEALTH BANK,  
 601 PHILADELPHIA ST, INDIANA, PA 15701-3952  
 14744254 E-mail/Text: camanagement@mtb.com Apr 07 2018 01:13:32 M & T BANK, PO BOX 844,  
 BUFFALO, NY 14240  
 14745464 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Apr 07 2018 01:15:11  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14754572 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 07 2018 01:13:39  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, Pa. 17128-0946  
 14775868 E-mail/Text: bnc-quantum@quantum3group.com Apr 07 2018 01:13:34  
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14744259 +E-mail/Text: jennifer.chacon@spservicing.com Apr 07 2018 01:14:36  
 SELECT PORTFOLIO SERVICING, INC, PO BOX 65250, SALT LAKE CITY, UT 84165-0250  
 14744260 +E-mail/PDF: gecsed@recoverycorp.com Apr 07 2018 01:15:10 SYNCHRONY BANK/ JC PENNEY,  
 ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060

District/off: 0315-7

User: mgut  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 49

Date Rcvd: Apr 06, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14744261	+E-mail/PDF: gecsed@recoverycorp.com	Apr 07 2018 01:14:58	SYNCHRONY BANK/ JC PENNEYS,
	ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060		
14744262	+E-mail/PDF: gecsed@recoverycorp.com	Apr 07 2018 01:14:58	SYNCHRONY BANK/AMAZON,
	ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060		
14744263	+E-mail/PDF: gecsed@recoverycorp.com	Apr 07 2018 01:14:58	SYNCHRONY BANK/SAMS,
	ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060		
14778054	+E-mail/PDF: gecsed@recoverycorp.com	Apr 07 2018 01:14:58	Synchrony Bank,
	c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021		

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Deutsche Bank National Trust Company, as Trustee,	
cr	M&T Bank	
cr	Select Portfolio Servicing, Inc.	
cr*	+Altoona First Savings Bank, 203 N. Logan Boulevard, Altoona, PA 16602-1726	
cr*	+First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225	
cr*	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021	
cr*	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828	
14780477*	+Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250	

TOTALS: 3, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2018 at the address(es) listed below:

Beverly Weiss Manne	on behalf of Creditor	NORTHWEST BANK bmanne@tuckerlaw.com,
bewmanne@aol.com		
James Warmbrodt	on behalf of Creditor	M&T Bank bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor	Deutsche Bank National Trust Company, as Trustee, in
	trust for registered Holders of Long Beach Mortgage Loan Trust 2005-1, Asset-Backed Certificates,	
	Series 2005-1 bkgroup@kmlawgroup.com	
Jeffrey A. Muriceak	on behalf of Creditor	Altoona First Savings Bank jmuriceak@eveyblack.com,
choover@eveyblack.com		
Joseph A. Fidler	on behalf of Creditor	Enterprise Bank jfidler@enterprisebankpgh.com
Matthew Christian Waldt	on behalf of Creditor	Select Portfolio Servicing, Inc.
mwaldt@milsteadlaw.com,		bkecf@milsteadlaw.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish	on behalf of Creditor	First Commonwealth Bank pjaquish@lenderlaw.com
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor	Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com; PNGbankruptcy@peoples-gas.com		
Shawn B. Cohen	on behalf of Debtor Bibi Fathema Dowlut	shawn@attyslawncohen.com,
notices@attyslawncohen.com; notices1@attyslawncohen.com; notices2@attyslawncohen.com; centralpabk@gmail.com		
Sloane B. O'Donnell	on behalf of Creditor	NORTHWEST BANK sodonnell@tuckerlaw.com

TOTAL: 12